

Information to identify the case:

Debtor 1	Beverly V. Valencia	Social Security number or ITIN	xxx-xx-3992
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2 (Spouse, if filing)		Social Security number or ITIN	_____
	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of Utah		Date case filed for chapter 13: 4/29/16	
Case number: 16-23700 KRA			

Official Form 309I (12/15)

Notice of Chapter 13 Bankruptcy Case

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Beverly V. Valencia	
2. All other names used in the last 8 years		
3. Address	657 S Redwood Rd #1205 Salt Lake City, UT 84104	
4. Debtor's attorney Name and address	Matthew K. Broadbent Vannova Legal, PLLC 47 West 9000 South #1 Sandy, UT 84070	Contact phone (801) 415-9800 Email: matt@vannovalegal.com
5. Bankruptcy trustee Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884 Email: utahtrusteeemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

Debtor **Beverly V. Valencia**

Case number **16-23700**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: Jun. 3, 2016 at 9:00 am Location: 405 South Main Street, Suite 250, Salt Lake City, UT 84111
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 8/2/16 Filing deadline: 9/1/16 Filing deadline: 10/26/16
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
9. Filing of plan and confirmation hearing on docket Objections to Confirmation	The debtor has filed a plan. The hearing on confirmation will be held on: 7/12/16 at 01:00 PM Location: U.S. Bankruptcy Court, Rm 376, 350 South Main Street, Salt Lake City, UT 84101	
10. Creditors with a foreign address	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Beverly V. Valencia
 Debtor

Case No. 16-23700-KRA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: jtt
 Form ID: 309I

Page 1 of 2
 Total Noticed: 36

Date Rcvd: May 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2016.

db
 10220662 +Beverly V. Valencia, 657 S Redwood Rd #1205, Salt Lake City, UT 84104-3643
 10220658 +Callaway Apartments, 1141 3900 S, Salt Lake City, UT 84123-1401
 10220665 +Dr Calvins Clinic, 3800 3500 S, Salt Lake City, UT 84120-3306
 10220666 E Partner Net, 740 E 1910 S, Provo, UT 84606
 10220667 +Eagle's Landing Apartments, 625 Redwood Rd, Salt Lake City, UT 84104-3618
 10220667 +Emergency Physicians Integrated Care, 144 S 500 E, Salt Lake City, UT 84102-1907
 10220670 +Granger Medical Clinic, 3181 W 9000 S, West Jordan, UT 84088-5610
 10220671 +Green Light Auto Solutions, Tito's Auto Sales, 4740 S State St,
 Salt Lake City, UT 84107-3839
 10220672 +Iasis/Jordan Valley Hospital, 3580 West 9000 South, West Jordan, UT 84088-8899
 10220674 +Jiffy Lube / Lube management Corporation, 7430 Creek Rd, Sandy, UT 84093-6158
 10220675 +Johnson Mark LLC, 4246 S Riverboat Rd Ste, Salt Lake City, UT 84123-2587
 10220676 +Ken Garff, 4175 W 3500 S, Salt Lake City, UT 84120-3203
 10220677 +Link Debt Recovery, 9176 S 300 W, Sandy, UT 84070-2668
 10220678 Money Tree Finance, C/o Security Finance, Spartanburg, SC 29304
 10220681 +Mountain Loan Centers, Inc., Attn: Bankruptcy, PO Box 3000, Anaheim, CA 92803-3000
 10220682 Mountain Medical Physician Specialist, Dept 340, PO Box 20015, Salt Lake City, UT 84130
 10220684 Nevada West Financial, PO Box 94703, Las Vegas, NV 89193-4703
 10220685 +North American Recovery, NAR Inc, PO Box 271014, Salt Lake City, UT 84127-1014
 10220687 +Outsource Receivables Management, 372 24th St Ste 300, Ogden, UT 84401-1438
 10220689 +Solucion Hispana, 1321 East 3300 South #19, Salt Lake City, UT 84106-3015
 10220691 +Utah Department of Workforce Services, 480 27th St, Ogden, UT 84401-4202
 10220693 +ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,
 SALT LAKE CITY UT 84130-0709
 (address filed with court: Zions Bank, PO Box 1507, Salt Lake City, UT 84110-1507)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: matt@vannovalegal.com May 05 2016 01:48:57 Matthew K. Broadbent,
 Vannova Legal, PLLC, 47 West 9000 South #1, Sandy, UT 84070
 tr +E-mail/Text: bnc@chl3ut.org May 05 2016 01:51:39 Lon Jenkins tr, 405 South Main Street,
 Suite 600, Salt Lake City, UT 84111-3408
 10220659 +E-mail/Text: e-bankruptcy@americafirst.com May 05 2016 01:51:05 America First Credit Union,
 PO Box 9199, Ogden, UT 84409-0199
 10220661 +E-mail/Text: banko@bonncoll.com May 05 2016 01:51:08 Bonneville Billing & Collections, Inc.,
 PO Box 150621, Ogden, UT 84415-0621
 10220663 +E-mail/Text: bankruptcy@expressrecovery.com May 05 2016 01:49:48 Clear Management Solutions,
 PO Box 26415, Salt Lake City, UT 84126-0415
 10220664 +E-mail/Text: bk.litigation@crestfinancial.com May 05 2016 01:50:28 Crest Financial, inc.,
 61 W 13490 S, Draper, UT 84020-7209
 10220668 +E-mail/Text: bankruptcy@expressrecovery.com May 05 2016 01:49:48 Express Recovery Services,
 Po Box 26415, Salt Lake City, UT 84126-0415
 10220679 E-mail/Text: jlothrop@macu.com May 05 2016 01:49:43 Mountain America Credit Union,
 PO Box 9001, West Jordan, UT 84084
 10220680 +E-mail/Text: wendy@mountainlandcollections.com May 05 2016 01:51:15
 Mountain Land Collections, Inc., 852 East 1050 South, American Fork, UT 84003-3798
 10220683 +E-mail/Text: bkclerk@north-american-recovery.com May 05 2016 01:50:07 N.A.R., Inc.,
 1600 West 2200 South Suite 410, West Valley City, UT 84119-7240
 10220686 +E-mail/Text: orsbankruptcy@utah.gov May 05 2016 01:51:51 Office Recovery Services,
 PO Box 45033, Salt Lake City, UT 84145-0033
 10220688 +E-mail/Text: melissa.warren@abeo.com May 05 2016 01:50:01 Pediatric Anesthesiologists, Inc.,
 100 Mario Capecchi Dr, Salt Lake City, UT 84132-0001
 10220690 +E-mail/Text: collections@healthcare.utah.edu May 05 2016 01:51:36
 University of Utah Healthcare, PO Box 413064, Salt Lake City, UT 84141-3064
 10220692 +E-mail/Text: llund@abeomed.com May 05 2016 01:49:58 Western Anesthesia Associates, LLC,
 PO Box 3810, Salt Lake City, UT 84110-3810

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10220660 Behija Smajlovic
 10220673 Jack Tracy
 10220669* +Express Recovery Services, Inc., PO Box 26415, Salt Lake City, UT 84126-0415

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 1088-2

User: jtt
Form ID: 309I

Page 2 of 2
Total Noticed: 36

Date Rcvd: May 04, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2016 at the address(es) listed below:

Lon Jenkins tr ecfmail@ch13ut.org, lneebling@ch13ut.org
Matthew K. Broadbent on behalf of Debtor Beverly V. Valencia matt@vannovalegal.com,
vannova.ecf@gmail.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3